

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

CARYN S. FALCONE

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:23-20223 JAD

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

December 23, 2024

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 02/01/2023 and confirmed on 4/20/23 . The case was subsequently
Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		81,055.74
Less Refunds to Debtor	45,761.65	
TOTAL AMOUNT OF PLAN FUND		35,294.09

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	7,395.00	
Trustee Fee	4,739.64	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		12,134.64

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	PNC BANK NA	0.00	0.00	0.00	0.00
	Acct: 4002				
	PNC BANK NA	0.00	0.00	0.00	0.00
	Acct: 4002				
	BOROUGH OF BRIDGEVILLE (SWG)	0.00	0.00	0.00	0.00
	Acct: J322				
	CHARTIERS VALLEY SD (BRIDGEVILLE) (F	0.00	0.00	0.00	0.00
	Acct: J322				
	CHARTIERS VALLEY SD (BRIDGEVILLE) (F	0.00	0.00	0.00	0.00
	Acct: J322				
	COUNTY OF ALLEGHENY (RE TAX)*	0.00	0.00	0.00	0.00
	Acct: J322				
	COUNTY OF ALLEGHENY (RE TAX)*	0.00	0.00	0.00	0.00
	Acct: J322				

*** NONE ***

Priority					
	KENNETH STEIDL ESQ	0.00	0.00	0.00	0.00
	Acct:				
	CARYN S. FALCONE	0.00	0.00	0.00	0.00
	Acct:				
	CARYN S. FALCONE	45,761.65	45,761.65	0.00	0.00
	Acct:				
	STEIDL & STEINBERG PC	2,500.00	2,500.00	0.00	0.00
	Acct:				
	STEIDL & STEINBERG PC	4,895.00	4,895.00	0.00	0.00
	Acct: XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX3-24				
	RONDA J WINNECOUR PA ID #30399**	1,909.55	1,909.55	0.00	1,909.55
	Acct: \$/OE				
					1,909.55

Unsecured					
	DISCOVER BANK(*)	15,531.28	15,531.28	0.00	15,531.28
	Acct: 2147				
	MERRICK BANK	5,718.62	5,718.62	0.00	5,718.62

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 2998				
	BANK OF AMERICA**	0.00	0.00	0.00	0.00
	Acct:				
	PRA/PORTFOLIO RECOVERY ASSOC	0.00	0.00	0.00	0.00
	Acct:				
	SPRING OAKS CAPITAL	0.00	0.00	0.00	0.00
	Acct:				
	SYNCHRONY BANK**	0.00	0.00	0.00	0.00
	Acct:				
	SYNCHRONY BANK**	0.00	0.00	0.00	0.00
	Acct: 5788				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
	Acct:				
	JEFFREY R HUNT ESQ	0.00	0.00	0.00	0.00
	Acct:				
					21,249.90

TOTAL PAID TO CREDITORS

23,159.45

TOTAL CLAIMED

PRIORITY 1,909.55

SECURED 0.00

UNSECURED 21,249.90

Date: 12/23/2024

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
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IN RE:

CARYN S. FALCONE

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:23-20223 JAD

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Caryn S. Falcone
Debtor

Case No. 23-20223-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Dec 24, 2024

User: auto
Form ID: pdf900

Page 1 of 3
Total Noticed: 24

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 26, 2024:

Recip ID	Recipient Name and Address
db	+ Caryn S. Falcone, 3486 Boyd Street, Finleyville, PA 15332-1222
cr	+ Borough of Bridgeville, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219 UNITED STATES 15219-1753
r	+ Dianne C. Wilk, REMAX Select Realty, 5301 Grove Road, Suite M208, Pittsburgh, PA 15236-1696
15586634	+ Borough of Bridgeville, GRB Law, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219-1753

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: ebnjts@grblaw.com	Dec 24 2024 22:07:00	Chartiers Valley School District, GRB Law, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219-1753
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 24 2024 22:30:50	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15567729	Email/Text: creditcardbkcorrespondence@bofa.com	Dec 24 2024 22:07:00	Bank of America, PO Box 982238, El Paso, TX 79998-2238
15579756	+ Email/Text: ebnjts@grblaw.com	Dec 24 2024 22:07:00	Borough of Bridgeville, c/o GRB Law, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219-1753
15586623	+ Email/Text: ebnjts@grblaw.com	Dec 24 2024 22:07:00	Chartiers Valley School District, GRB Law, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219-1753
15567730	+ Email/Text: ebnjts@grblaw.com	Dec 24 2024 22:07:00	Chartiers Valley School District, c/o GRB Law, Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219-1753
15579757	+ Email/Text: ebnjts@grblaw.com	Dec 24 2024 22:07:00	Chartiers Valley School District, c/o GRB Law, Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219-1753
15607085	+ Email/Text: ebnjts@grblaw.com	Dec 24 2024 22:07:00	County of Allegheny, GRB Law, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219-1753
15569273	Email/Text: mrdiscen@discover.com	Dec 24 2024 22:07:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15567731	+ Email/Text: mrdiscen@discover.com	Dec 24 2024 22:07:00	Discover Financial, Po Box 30939, Salt Lake City, UT 84130-0939
15567732	+ Email/Text: mrdiscen@discover.com	Dec 24 2024 22:07:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
15570970	Email/PDF: MerrickBKNotifications@Resurgent.com	Dec 24 2024 22:19:37	MERRICK BANK, Resurgent Capital Services,

District/off: 0315-2

User: auto

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Date Rcvd: Dec 24, 2024

Form ID: pdf900

Total Noticed: 24

15567733	Email/PDF: MerrickBKNotifications@Resurgent.com	Dec 24 2024 22:19:49	PO Box 10368, Greenville, SC 29603-0368 Merrick Bank, c/o Resurgent Capital, Po Box 10368, Greenville, SC 29603-0368
15567735	Email/Text: Bankruptcy.Notices@pnc.com	Dec 24 2024 22:07:00	PNC Bank, Po Box 94982, Cleveland, OH 44101
15590739	Email/Text: Bankruptcy.Notices@pnc.com	Dec 24 2024 22:07:00	PNC Bank, N.A., P.O. Box 94982, Cleveland, OH 44101
15567734	^ MEBN	Dec 24 2024 22:05:23	PNC Bank, c/o KML Law Group, 701 Market Street, Suite 5000, BNY Mellon Independence Center, Philadelphia, PA 19106-1541
15567736	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 24 2024 22:20:02	Portfolio Recovery Assoc., PO Box 12914, Norfolk, VA 23541-0914
15567737	Email/Text: bankruptcy@springoakscapital.com	Dec 24 2024 22:07:00	Spring Oaks Capital, PO Box 1216, Chesapeake, VA 23327-1216
15567738	Email/PDF: ais.sync.ebn@aisinfo.com	Dec 24 2024 22:19:43	Synchrony Bank, PO Box 960061, Orlando, FL 32896-0061
15567911	^ MEBN	Dec 24 2024 22:04:58	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 20

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC BANK, NATIONAL ASSOCIATION
cr	*+	County of Allegheny, GRB Law, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219-1753
15579755	*	Bank of America, PO Box 982238, El Paso, TX 79998-2238
15579758	*+	Discover Financial, Po Box 30939, Salt Lake City, UT 84130-0939
15579759	*+	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
15579760	*	Merrick Bank, c/o Resurgent Capital, Po Box 10368, Greenville, SC 29603-0368
15579762	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC Bank, Po Box 94982, Cleveland, OH 44101
15579761	*+	PNC Bank, c/o KML Law Group, 701 Market Street, Suite 5000, BNY Mellon Independence Center, Philadelphia, PA 19106-1541
15579763	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Assoc., PO Box 12914, Norfolk, VA 23541-0914
15579764	*P++	SPRING OAKS CAPITAL LLC, 1400 CROSSWAYS BLVD STE 100B, CHESAPEAKE VA 23320-0207, address filed with court:, Spring Oaks Capital, PO Box 1216, Chesapeake, VA 23327-1216
15579765	*	Synchrony Bank, PO Box 960061, Orlando, FL 32896-0061

TOTAL: 1 Undeliverable, 10 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 26, 2024

Signature: /s/Gustava Winters

District/off: 0315-2

User: auto

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Date Rcvd: Dec 24, 2024

Form ID: pdf900

Total Noticed: 24

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 23, 2024 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmlawgroup.com
Jeffrey R. Hunt	on behalf of Creditor Borough of Bridgeville jhunt@grblaw.com
Jeffrey R. Hunt	on behalf of Creditor County of Allegheny jhunt@grblaw.com
Jeffrey R. Hunt	on behalf of Creditor Chartiers Valley School District jhunt@grblaw.com
Kenneth Steidl	on behalf of Debtor Caryn S. Falcone julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@st eidl-steinberg.com;awerkmeister@steidl-steinberg.com;amattish@steidl-steinberg.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com

TOTAL: 7